

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re:	:	Bankruptcy No.: 21-21380-jad
Ernest Brian Hardwick &	:	
Cheryl M. Hardwick, Debtors	:	
	:	Chapter 13
Ernest Brian Hardwick &	:	
Cheryl M. Hardwick , Movants	:	
	:	Related to Doc. #63
v.	:	
Ronda J. Winnecour, Trustee,	:	
Respondent	:	

ORDER APPROVING POSTPETITION AUTOMOBILE FINANCING

This matter comes before the Court upon the Debtor's Expedited Motion for Approval of Vehicle Loan filed on January 31, 2024. Based upon the foregoing, and for good cause shown, it is hereby ORDERED ADJUDGED and DECREED, that:

1. The Motion is GRANTED as provided by the terms of this Order. Debtors shall be authorized to obtain secured financing for the lease or purchase of a replacement vehicle on the following terms:
 - (a) The total amount of financing shall not exceed \$25,000; and
 - (b) The monthly payments made under the financing agreement shall not exceed \$500.00 per month.
2. To the extent that the Debtors secure financing for the purchase of a new vehicle, such payments shall be made through the Chapter 13 plan. Within 30 days of securing such financing, Debtors shall file:
 - (a) An amended Chapter 13 plan; and
 - (b) A report of financing (including details of automobile trade-in or sale, if applicable);
3. To ensure the prompt and timely payment of the automobile loan, Debtors shall make a supplemental payment to the Chapter 13 Trustee within 7 days of filing the report of

financing (and each month thereafter as necessary) in an amount sufficient for the Trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending confirmation of the amended plan.

4. Upon the filing of the report of financing [INCLUDING DETAILS OF AUTOMOBILE TRADE-IN OR SALE, IF APPLICABLE], the Chapter 13 Trustee is authorized to cease making payments to the pre-petition automobile lender (Key Bank) on account of Claim Number 17). Pending confirmation of any amended plan providing for the new postpetition loan payments, the trustee is authorized to make monthly adequate protection payments to [POSTPETITION AUTOMOBILE LENDER] for the contract amount so long as sufficient supplemental funds are provided by Debtor.
5. Upon filing of the report of financing (INCLUDING DETAILS OF AUTOMOBILE TRADE IN OR SALE, IF APPLICABLE), and pending confirmation of any amended plan providing for the new postpetition loan payments, the Trustee is authorized to make monthly adequate protection payments to the Postpetition Automobile Lender for the contract amount so long as sufficient supplemental funds are provided by the Debtor.
6. Notwithstanding the inclusion of the postpetition loan within an amended Chapter 13 plan, the underlying terms of the loan shall not be modified absent the consent of the Postpetition Automobile Lender.
7. Debtor shall serve copies of this Order on all creditors eligible to receive distributions through the Chapter 13 plan and shall proof of the same with the Court.

Dated: 2/1/2024


UNITED STATES BANKRUPTCY JUDGE
Jeffery A. Deller

CONSENTED TO:

/s/Katherine M. DeSimone
Katherine M. DeSimone, Esquire; PA#42575
Office of the Chapter 13 Trustee
3250 U.S. Steel Tower
Pittsburgh, PA 15219
kdesimone@chapter13trusteedpa.com

FILED
2/1/24 8:50 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

/s/Shawn N. Wright
Shawn N. Wright, Esquire
Counsel for Debtors; PA#64103
7240 McKnight Road
Pittsburgh, PA 15237
(412) 920-6565
shawn@shawnwrightlaw.com

Case Administrator to Mail to:
Debtors
Counsel for Debtors
Ronda J. Winnecour, Esq.
Office of the U.S. Trustee

In re:
Ernest Brian Hardwick
Cheryl M. Hardwick
Debtors

Case No. 21-21380-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 01, 2024

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Ernest Brian Hardwick, Cheryl M. Hardwick, 2266 Linwood Dr., Allison Park, PA 15101-3537

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 03, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Hampton Township School District jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Township of Hampton jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com

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User: auto

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Total Noticed: 1

Mark G. Moynihan

on behalf of Debtor Ernest Brian Hardwick mark@moynihanlaw.net
moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com

Mark G. Moynihan

on behalf of Joint Debtor Cheryl M. Hardwick mark@moynihanlaw.net
moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ccfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Shawn N. Wright

on behalf of Debtor Ernest Brian Hardwick shawn@shawnwrightlaw.com
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

Shawn N. Wright

on behalf of Joint Debtor Cheryl M. Hardwick shawn@shawnwrightlaw.com
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 12